

Patents

GP 2643  
#15B  
9/14/02  
DH

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: **Malik** )  
 )  
SERIAL NO.: **09/287,023** )  
 )  
FILED: **April 6, 1999** )  
 )  
FOR: **METHODS AND SYSTEMS FOR USING** )  
 **THE PUBLIC SWITCHED** )  
 **TELEPHONE NETWORK TO** )  
 **CONDUCT A TRANSACTION** )  
 **BETWEEN CUSTOMER ACCOUNTS** )

ART UNIT: **2643**

EXAMINER: **D. Nguyen**

**RECEIVED**

**SEP 03 2002**

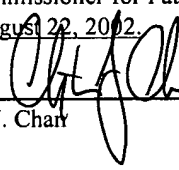
**Technology Center 2600**

Attorney Docket No.: 36968/176677

Attorney File No.: 36968/176677

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in a first class mail envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on August 22, 2002.

  
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Christopher J. Chan

Assistant Commissioner for Patents  
Washington, D.C. 20231

**AMENDMENT AND RESPONSE**

Sir:

In response to the non-final Office Action mailed May 23, 2002 (Paper No. 14), the Assignee submits the following amendments and remarks for entry. After entry of the enclosed amendments and remarks, Claims 1-36 are now pending. The Office Action rejected Claims 1-37 as anticipated or obvious in view of U.S. Patent No. 6,333,976 to *Lesley*, and U.S. Patent No. 6,185,545 to *Resnick et al.* Claims 1, 18, 26, 34, 35, and 36